

Louisiana Property and Casualty  
Insurance Commission  
Louisiana Department of Insurance  
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Louisiana Property and Casualty  
Insurance Commission  
Monthly Report  
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Highway Safety Briefing

At a recent meeting in New Orleans, U.S. Senator John Breaux addressed the serious problems facing the state concerning its dismal statistics relating to highway safety. Co-Chairing the meeting was Colonel James Champagne, Executive Director of the Louisiana Highway Safety Commission. One of the invited speakers was Commissioner of Insurance Robert Wooley, who addressed the meeting on the economic impact to the state.

Last year, 47 percent of the state’s highway deaths involved alcohol. The national average is 41 percent involving alcohol in fatal crashes. Drunken drivers are a factor in higher automobile insurance rates. The deaths and injuries they cause also add financial costs.

It is important to make the connection that insurance rates would go down if the number of traffic crashes, injuries, and fatalities were reduced. Louisiana has a 30 percent higher accident rate than other states with similar driving age population and the ninth-highest automobile rates in the nation according to Commissioner Wooley. He stated that rates can be reduced by cutting down on the frequency and severity of crashes. <sup>1</sup>

Louisiana has one of the lowest rates of seat belt usage among states with a primary seat belt law. The state’s seat belt compliance rate was 68.6 percent in 2002, up only a percentage point from the previous year. In 2002, the national seat belt compliance rate average was 75 percent. Of the 953 people killed in motor vehicle crashes in Louisiana in 2001, 66 percent of the occupants were not wearing a seat belt at the time of the accident. The number one measure Louisiana has in reducing injuries and fatalities is to get its citizens to wear their seat belts.

Louisiana Property and Casualty Insurance Commission -Monthly Report

- ◆ The Monthly Report is the newsletter of the Louisiana Property and Casualty Insurance Commission, Louisiana Department of Insurance, 1702 N.3rd Street, 3rd Floor, P.O. Box 94214, Baton Rouge, LA 70802-9214 225-342-7187 (PH) 225-342-6057 (FX)
- ◆ The Monthly Report may be reprinted with prior permission.
- ◆ The Louisiana Property and Casualty Insurance Commission was created by the enactment of R.S. 22:15 in the 2001Regular Session of the Louisiana Legislature to review and examine the availability and affordability of property and casualty insurance in the state of Louisiana. The commission will also undertake a comprehensive study and provide oversight and enforcement recommendations of the effectiveness of law enforcement and implementation of programs aimed at enforcement throughout the state of those laws and programs which affect property and casualty insurance rates.

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Source 1: Joe Gyan, Jr, “Culture cited ‘deplorable’ fatalities. *The Advocate*. 3/15/03.

*Commission Member Profile*

Gregory C. Champagne is the chief executive officer of one of the largest law enforcement agencies in the State of Louisiana. He is sheriff of St. Charles parish, elected in 1996. His office has a 20 million dollar annual budget and 325 employees, including 225 sworn enforcement personnel. Preceding his election for sheriff, he was the Assistant District Attorney for the 29th Judicial District from 1982 to 1996. His appellate experience covered every court level of state and federal courts including the United States Supreme Court.

His educational background began with Hahnville High School, Class of 1975. He received his Bachelor of Arts in Government from Nichols State University in 1979, and his Juris Doctorate from Louisiana State University Law Center in 1982. He is an attorney with 20 years of experience handling civil matters, and 14 years as a prosecutor handling felony, misdemeanor and juvenile cases. Post graduate professional education has included several programs at the F.B.I. Academy at Quantico, Virginia in 1994 and 2000.

Professionally, Sheriff Champagne is a member of several bar associations which include the United States Supreme Court, Fifth Circuit Court of Appeal, Louisiana State, and the 29th Judicial District. He is a member of the National and Louisiana Sheriff’s Association and the F.B.I. Law Enforcement Executive Development Association.

In addition to his numerous professional organizations, Sheriff Champagne is a very active member of many community and civic organizations including the Rotary Club, Knights of Columbus Council 2409, Holy Family Catholic Church and the River Road Historical Society. He also servers on the board of Jr. Achievement and United Way of St. Charles Parish.

Sheriff Champagne and his wife Alice are the parents of two children. The Louisiana Property and Casualty Insurance Commission is proud to have Sheriff Champagne as a member of this group representing the Louisiana Sheriff’s Association.

Louisiana Property and Casualty Insurance Commission Members		
Commissioner Robert Wooley		Tom O’Neal
Jeff Albright	Representative Shirley Bowler	Theodore “Ted” Haik, Jr.
Cecile Bush	Representative Dan Morrish	Aubrey T. Temple, Jr.
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Senator Max Tatum Malone	Richard Clements	Chad Brown
Rodney Braxton	Sheriff Greg Champagne	Earl Taylor

**Nine Ways to Save on Your Automobile Insurance**

Everyone would like to save money and especially on insurance premium costs. Here are nine suggestions to help you save money on your automobile insurance policies.

- 1. Comparison shop.**  
Your state department of insurance can provide you with consumer information. These guides tell you what coverages you need and usually show you sample rates. Get quotes from at least three insurers.
- 2. Ask for higher deductibles.**  
Higher deductibles mean lower premiums. Increasing your deductible from \$200 to \$500 on collision coverage could potentially save you hundreds of dollars.
- 3. Drop collision and/or comprehensive coverages on older cars.**  
If you own a car that’s worth less than \$2000, you will probably pay more for the coverage than you would ever collect on a claim.
- 4. Buy a “low-profile” car.**  
Cars that are expensive to repair or that have a high theft rate generally have higher insurance costs.
- 5. Take advantage of low-mileage discounts.**  
Some insurance companies offer discounts to drivers who put fewer than a predetermined number of miles on their vehicles each year.
- 6. Consider insurance cost when relocating.**  
Costs tend to be lowest in rural communitites and highest in cities.
- 7. Ask about discounts for air bags and other safety features.**  
Most policies give discounts for air bags, but ask your insurance agent.
- 8. Ask about anti-lock brake discounts.**  
Florida and New York require insurers to give discounts for cars equipped with anti-lock brakes. Some companies give the discount no matter where you live.
- 9. Ask about other discounts.**  
Some companies offer discounts for insuring more than one car, insuring your home with the same company, having no accidents in three years, being a driver over age 50, taking driver training courses, and having anti-theft devices. Also remember good student discounts.